

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
MILAGROS PALLADINO § Case No. 15-01438
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Frances Gecker, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 23,670.00 (Without deducting any secured claims)	Assets Exempt: 5,300.00
Total Distributions to Claimants: 22,220.61	Claims Discharged Without Payment: 49,856.59
Total Expenses of Administration: 32,779.39	

3) Total gross receipts of \$ 55,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 55,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 27,397.00	\$ 7,830.52	\$ 7,830.52	\$ 7,830.52
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	32,779.39	32,779.39	32,779.39
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	32,287.00	33,729.68	33,729.68	14,390.09
TOTAL DISBURSEMENTS	\$ 59,684.00	\$ 74,339.59	\$ 74,339.59	\$ 55,000.00

4) This case was originally filed under chapter 7 on 01/16/2015 . The case was pending for 31 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/03/2017 By: /s/Frances Gecker
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
PERSONAL INJURY LAWSUIT	1242-000	55,000.00
TOTAL GROSS RECEIPTS		\$ 55,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	1 VW Credit INC Attn: Bankruptcy Dept. 1401 Franklin Blvd Libertyville IL 60048		27,397.00	NA	NA	0.00
	Advanced Ambulatory Surgical Center, LLC	4220-000	NA	2,322.60	2,322.60	2,322.60

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Blue Cross/Blue Shield of Illinois	4220-000	NA	4,931.60	4,931.60	4,931.60
	SC Painless Anesthesia Providers	4220-000	NA	576.32	576.32	576.32
TOTAL SECURED CLAIMS			\$ 27,397.00	\$ 7,830.52	\$ 7,830.52	\$ 7,830.52

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Frances Gecker	2100-000	NA	6,000.00	6,000.00	6,000.00
INTERNATIONAL SURETIES LTD.	2300-000	NA	12.00	12.00	12.00
Associated Bank	2600-000	NA	141.40	141.40	141.40
CLERK OF THE U. S. BANKRUPTCY COURT	2700-000	NA	260.00	260.00	260.00
FRANKGECKER LLP	3110-000	NA	7,114.00	7,114.00	7,114.00
FRANKGECKER LLP	3120-001	NA	1.88	1.88	1.88
Law Office of Daniel E. Goodman, LLC	3210-000	NA	18,333.33	18,333.33	18,333.33
Law Office of Daniel E. Goodman, LLC	3220-000	NA	916.78	916.78	916.78
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 32,779.39	\$ 32,779.39	\$ 32,779.39

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	2 Chase-Pier Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850		0.00	NA	NA	0.00
	3 Chase-Pier Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	5 Citizens BANK Attn: Bankruptcy Dept. 1 Citizens Dr Riverside RI 02915		0.00	NA	NA	0.00
	8 Lending CLUB CORP Attn: Bankruptcy Dept. 71 Stevenson St Ste 300 San Francisco CA 94105		2,194.00	NA	NA	0.00
	9 US BANK Attn: Bankruptcy Dept. 4325 17Th Ave S Fargo ND 58125		926.00	NA	NA	0.00
2	AMERICAN HONDA FINANCE CORPORATION	7100-000	NA	1,710.43	1,710.43	729.72
3	CAPITAL ONE BANK (USA), N.A.	7100-000	8,408.00	9,113.46	9,113.46	3,888.07
1	DISCOVER BANK	7100-000	5,181.00	5,984.87	5,984.87	2,553.32
4	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-000	7,477.00	8,965.67	8,965.67	3,825.02
5	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-000	8,101.00	7,955.25	7,955.25	3,393.96
TOTAL GENERAL UNSECURED CLAIMS			\$ 32,287.00	\$ 33,729.68	\$ 33,729.68	\$ 14,390.09

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 15-01438 JPC Judge: Jacqueline P. Cox Trustee Name: Frances Gecker
Case Name: MILAGROS PALLADINO Date Filed (f) or Converted (c): 01/16/2015 (f)
341(a) Meeting Date: 02/20/2015
For Period Ending: 08/03/2017 Claims Bar Date: 03/31/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. PERSONAL INJURY LAWSUIT (u)	0.00	30,000.00		55,000.00	FA
2. CHECKING ACCOUNT - PNC	1,170.00	1,070.00		0.00	FA
3. BOOKS/COLLECTIBLES	50.00	0.00		0.00	FA
4. HOUSEHOLD GOODS Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	1,500.00	0.00		0.00	FA
5. WEARING APPAREL	200.00	0.00		0.00	FA
6. FURS AND JEWELRY	250.00	0.00		0.00	FA
7. OTHER CONTINGENT CLAIMS Anticipated 2014 Federal and State income tax refund.	800.00	0.00		0.00	FA
8. VEHICLES - 2014 VOLKSWAGON JETTA	25,000.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$28,970.00	\$31,070.00	\$55,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

A Final report has been filed in this case and funds have been distributed.

Initial Projected Date of Final Report (TFR): 04/14/2017

Current Projected Date of Final Report (TFR): 04/14/2017

Case 15-01438 Doc 46 Filed 08/14/17 Entered 08/14/17 14:27:35 Desc Main

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-01438
Case Name: MILAGROS PALLADINO

Trustee Name: Frances Gecker
Bank Name: Associated Bank
Account Number/CD#: XXXXXX2150
Checking

Exhibit 9

Taxpayer ID No: XX-XXX4391
For Period Ending: 08/03/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/27/16	1	PEKIN INSURANCE PEKIN, ILLINOIS 61558	SETTLEMENT IN P.I. SUIT	1242-000	\$5,000.00		\$5,000.00
12/27/16	1	SELECTIVE INSURANCE CO. OF SOUTH CAROLINA HEARTLAND REGION	SETTLEMENT IN P.I. SUIT	1242-000	\$50,000.00		\$55,000.00
01/03/17	5001	Law Office of Daniel E. Goodman, LLC Attn: Mark A. Heftman 9701 W. Higgins Road, Suite 601 Rosemont, Illinois 60018	Order dated 12/20/16			\$19,250.11	\$35,749.89
		Law Office of Daniel E. Goodman, LLC	(\$18,333.33)	3210-000			
		Law Office of Daniel E. Goodman, LLC	(\$916.78)	3220-000			
01/03/17	5002	Advanced Ambulatory Surgical Center, LLC 2333 N. Harlem Ave. Chicago, IL 60707	Order dated 12/20/16	4220-000		\$2,322.60	\$33,427.29
01/03/17	5003	SC Painless Anesthesia Providers 2333 N. Harlem Ave., Suite 500 Chicago, IL 60707	Order dated 12/20/16	4220-000		\$576.32	\$32,850.97
01/03/17	5004	Blue Cross/Blue Shield of Illinois Attn: Rashelle Kenny 3405 Liberty Drive Springfield, IL 62704	Order dated 12/20/16	4220-000		\$4,931.60	\$27,919.37
01/09/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.55	\$27,908.82
02/02/17	5005	INTERNATIONAL SURETIES LTD. Suite 420 701 Poydras Street New Orleans, LA 70139	Blanket Bond 2017	2300-000		\$12.00	\$27,896.82
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$52.11	\$27,844.71
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$37.40	\$27,807.31

Page Subtotals:

\$55,000.00

\$27,192.69

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-01438
Case Name: MILAGROS PALLADINO

Trustee Name: Frances Gecker
Bank Name: Associated Bank
Account Number/CD#: XXXXXX2150
Checking

Exhibit 9

Taxpayer ID No: XX-XXX4391
For Period Ending: 08/03/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$41.34	\$27,765.97
06/16/17	5009	Clerk, U.S. Bankruptcy Court	Remit to Court Reversal	3120-000		(\$1.88)	\$27,767.85
06/16/17	5008	FRANKGECKER LLP 325 N. LaSalle Street Suite 625 Chicago, Illinois 60654	Final distribution representing a payment of 100.00 % per court order. Reversal	3110-000		(\$7,114.00)	\$34,881.85
06/16/17	5006	Frances Gecker FRANKGECKER LLP 325 N. LaSalle Street, Suite 625 Chicago, IL 60654	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$6,000.00	\$28,881.85
06/16/17	5007	CLERK OF THE U. S. BANKRUPTCY COURT CLERK OF THE U.S. BANKRUPTCY COURT 219 S. DEARBORN STREET, 7TH FL. CHICAGO, ILLINOIS 60604	Final distribution representing a payment of 100.00 % per court order.	2700-000		\$260.00	\$28,621.85
06/16/17	5008	FRANKGECKER LLP 325 N. LaSalle Street Suite 625 Chicago, Illinois 60654	Final distribution representing a payment of 100.00 % per court order. Check was rewritten to include expenses of \$1.88 pursuant to Court Order dated 6/15/17.	3110-000		\$7,114.00	\$21,507.85
06/16/17	5009	Clerk, U.S. Bankruptcy Court	Remit to Court This check was FrankGecker expenses and was erroneously printed to the US Bankruptcy Clerk	3120-001		\$1.88	\$21,505.97
06/16/17	5010	DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025	Final distribution to claim 1 representing a payment of 42.66 % per court order.	7100-000		\$2,553.32	\$18,952.65
06/16/17	5011	AMERICAN HONDA FINANCE CORPORATION NATIONAL BANKRUPTCY CENTER P.O. BOX 168088 IRVING, TX 75016-8088	Final distribution to claim 2 representing a payment of 42.66 % per court order.	7100-000		\$729.72	\$18,222.93

Page Subtotals:

\$0.00

\$9,584.38

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-01438
Case Name: MILAGROS PALLADINO

Trustee Name: Frances Gecker
Bank Name: Associated Bank
Account Number/CD#: XXXXXX2150
Checking

Exhibit 9

Taxpayer ID No: XX-XXX4391
For Period Ending: 08/03/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/16/17	5012	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Final distribution to claim 3 representing a payment of 42.66 % per court order.	7100-000		\$3,888.07	\$14,334.86
06/16/17	5013	PORTFOLIO RECOVERY ASSOCIATES, LLC SUCCESSOR TO U.S.BANK NATIONAL ASSOCIATION (US BANK) POB 41067 NORFOLK, VA 23541	Distribution			\$7,218.98	\$7,115.88
		PORTFOLIO RECOVERY ASSOCIATES, LLC	Final distribution to claim 4 representing a payment of 42.66 % per court order.	7100-000			
		PORTFOLIO RECOVERY ASSOCIATES, LLC	Final distribution to claim 5 representing a payment of 42.66 % per court order.	7100-000			
06/16/17	5014	FRANKGECKER LLP 325 N. LaSalle Street Suite 625 Chicago, Illinois 60654	Order dated 6/15/17 - Final Distribution			\$7,115.88	\$0.00
		FRANKGECKER LLP	(\$7,114.00)	3110-000			
		FRANKGECKER LLP	(\$1.88)	3120-000			

COLUMN TOTALS	\$55,000.00	\$55,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$55,000.00	\$55,000.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$55,000.00	\$55,000.00

Page Subtotals: \$0.00 \$18,222.93

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX2150 - Checking	\$55,000.00	\$55,000.00	\$0.00
	\$55,000.00	\$55,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$55,000.00		
Total Gross Receipts:	\$55,000.00		

Page Subtotals:

\$0.00

\$0.00